

receiving an insurance premium;

providing the good or service to the entity at one of a payment, rate, or price that may fluctuate, wherein the payment, rate, or price cannot exceed the capped maximum payment, capped maximum rate, or capped maximum price amount; and

paying an insurance proceed when an actual price of the good or service exceeds the capped maximum payment, capped maximum rate, or capped maximum price amount.

2. The method of claim 1, wherein the insurance premium is received from one of the entity, a third party and a provider of the good or service.

3. The method of claim 1, wherein the insurance premium is included in the capped maximum payment, capped maximum rate or capped maximum price amount.

4. The method of claim 1, wherein the insurance proceed is paid to one of the entity, a provider of the good or service, and a third party.

5. The method of claim 1, wherein the entity is selected from the group consisting of a consumer, a broker, a marketer, an originator, an aggregator, and a wholesaler.

6. The method of claim 1, further comprising tracking one of an actual payment, an actual rate, or an actual price of the good or service.

7. The method of claim 1, further comprising tracking consumption of the good or service by the entity.

8. The method of claim 1, further comprising one of purchasing at least one risk management instrument and selling at least one risk management instrument.

9. The method of claim 1, further comprising purchasing at least one risk management instrument using at least a portion of the insurance premium.

10. The method of claim 1, wherein the good or service is selected from the group consisting of a money lending service and an energy product.

11. A capped bill calculation system, comprising:

a data input module in communication with a data storage medium for receiving data from at least one entity; and

a capped bill offer generation module for generating an offer, wherein the offer offers one of a good or a service at one of a payment, rate, and price that may fluctuate, wherein one of an actual payment, actual rate, and actual price of the good or service cannot exceed one of a maximum payment, a maximum rate, and a maximum price amount, and wherein the offer takes into account an insurance premium for insurance that is used to cover at least a portion of a difference between one of the maximum payment, the maximum rate, and the maximum price amount and one of the actual payment, the actual rate, and the actual price of the good or service when one of the actual payment, the actual rate, and the actual price of the good or service exceeds one of the maximum payment, the maximum rate, and the actual price amount.

12. The system of claim 11, wherein the data storage medium includes a database.

13. The system of claim 11, further comprising a risk module in communication with the data storage medium for developing a strategy for purchasing at least one risk instrument that is used to offset a risk associated with offering one

of a good or service at one of a payment, a rate, and a price that is capped at one of a maximum payment, a maximum rate, and a maximum price amount.

14. The system of claim 13, wherein the risk module develops a strategy for purchasing at least one risk instrument using at least a portion of the insurance premium.

15. The system of claim 11, further comprising a data cleaning module in communication with the data storage medium for correcting inaccuracies relating to the data.

16. The system of claim 11, further comprising an acceptance tracking system in communication with the data storage medium for tracking whether the entity has accepted the offer.

17. The system of claim 11, further comprising a report generation module in communication with the data storage medium.

18. The system of claim 11, further comprising a reconciliation module in communication with the data storage medium.

19. The system of claim 11, wherein the risk module includes an individual risk module and an aggregate risk module.

20. The system of claim 11, wherein the good or service is selected from the group consisting of a money lending service and an energy product.

21. A computer-readable medium having stored thereon instructions which, when executed by a processor, cause the processor to:

produce an offer for an entity, wherein the offer represents one of a capped maximum payment, a capped maximum rate, or a capped maximum price amount;

receive an insurance premium;

provide one of a good or service to the entity at one of a payment, rate, or price that may fluctuate, wherein the payment, rate, or price cannot exceed the capped maximum payment, capped maximum rate, or capped maximum price amount;

pay an insurance proceed when an actual price of the good or service exceeds the capped maximum payment, capped maximum rate, or capped maximum price amount.

22. An apparatus, comprising:

means for producing an offer for an entity, wherein the offer represents one of a capped maximum payment, a capped maximum rate, or a capped maximum price amount;

means for receiving an insurance premium;

means for providing one of a good or service to the entity at one of a payment, rate, or price that may fluctuate, wherein the payment, rate, or price cannot exceed the capped maximum payment, capped maximum rate, or capped maximum price amount;

means for paying an insurance proceed when an actual price of the good or service exceeds the capped maximum payment, capped maximum rate, or capped maximum price amount.